S-4110.1			

## SENATE BILL 6617

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State of Washington 55th Legislature 1998 Regular Session

By Senators Brown, Patterson and Kohl

Read first time 01/22/98. Referred to Committee on Health & Long-Term Care.

- 1 AN ACT Relating to health insurance benefits for eating disorders;
- 2 adding new sections to chapter 48.43 RCW; and creating a new section.
- 3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:
- 4 The legislature finds that the health and NEW SECTION. Sec. 1. 5 well-being of children and young adults is of critical importance to 6 the public welfare. The legislature further finds that eating disorders are more prevalent among adolescents and young adults, and that the incidence of the disease has increased in recent decades. The 8 9 legislature further finds that persons with eating disorders often fail 10 to receive the comprehensive care that studies have shown to be most useful in treating these illnesses. This lack of adequate coverage has 11 12 a detrimental effect on the young men and women most commonly afflicted 13 with these illnesses, and can result in long-term emotional and 14 physical damage, including death from starvation and suicide.
- It is the intent of the legislature to improve the general welfare of children and young adults by ensuring that health carriers provide sufficient health care coverage to effectively treat eating disorders.

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- NEW SECTION. Sec. 2. The definitions in this section apply throughout sections 3 through 5 of this act, unless the context clearly requires otherwise.
- 4 (1) "Eating disorder" means the following psychiatric illnesses as 5 defined by the American psychiatric association in the diagnostic and 6 statistical manual IV-R:
  - (a) Anorexia nervosa; and
  - (b) Bulimia nervosa.

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- 9 (2) "Health carrier" or "carrier" includes disability insurers 10 regulated under chapter 48.20 or 48.21 RCW, health care services 11 contractors regulated under chapter 48.44 RCW, health maintenance 12 organizations regulated under chapter 48.46 RCW, plans operating under 13 the health care authority under chapter 41.05 RCW, the state health 14 insurance pool operating under chapter 48.41 RCW, and insuring entities 15 regulated under this chapter.
- 16 (3) "Attending provider" means a provider who is included in a 17 provider network of the carrier that is providing coverage and is a 18 physician licensed under chapter 18.57 or 18.71 RCW.
- 19 NEW SECTION. Sec. 3. (1) Every health carrier shall provide coverage for treatment for eating disorders. Treatment should include 20 a comprehensive team approach, consisting of, but not limited to, a 21 22 physician, internist, care an a nutritionist, psychotherapist, and a psychopharmacologist. 23
- (2) Every health carrier must permit the attending provider, in consultation with the patient, to make decisions on the appropriate treatment, length of inpatient stay, and length of outpatient care. These decisions must be based on accepted medical practice.
- 28 (3) The schedule of services for the treatment of eating disorders 29 required by sections 2 through 5 of this act must be at least as 30 favorable as the coverage made available for services and benefits for 31 other major illnesses and must include the same durational limits, 32 amount limits, deductibles, coinsurance factors, visits, or day limits.
- 33 (4) This section is not intended to establish a standard of medical 34 care.
- NEW SECTION. **Sec. 4.** Every health carrier must provide notice to policyholders regarding the coverage required under sections 2 through 5 of this act. The notice must be in writing and must be transmitted

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- 1 to the policyholder when the yearly summary of benefits is mailed to
- 2 the policyholder, or January 1, 1999, whichever is earlier.
- 3 <u>NEW SECTION.</u> **Sec. 5.** All health insurance policies issued or
- 4 renewed after July 1, 1998, are required to be in accordance with
- 5 sections 2 through 4 of this act.
- 6 <u>NEW SECTION.</u> **Sec. 6.** Sections 2 through 5 of this act are each 7 added to chapter 48.43 RCW.

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